

## CLAIMS

I claim:

1        1. A computer program product that includes a medium readable  
2 by a processor, the medium having stored thereon a set of  
3 instructions for a Web-based mortgage broker application,  
4 comprising:

5            (a) a first sequence of instructions which, when executed  
6 by the processor, causes said processor to publish a loan  
7 query Web page over a network, the Web page having a plurality  
8 of drop-down list boxes from which a user may display and  
9 select parameters for a mortgage loan, a script routine for  
10 calculating mortgage loan add-on fees based upon parameters  
11 selected from the drop down list boxes, and having a submit  
12 button for submitting the parameters selected to a Web server;

13            (b) a second sequence of instructions which, when  
14 executed by the processor, causes said processor to retrieve  
15 updated mortgage loan add-on fees for selected mortgage loan  
16 parameters, re-compute add-on fees when add-on fees have  
17 changed, and to send a Web page displaying the re-computed  
18 add-on fees to a client computer; and

19            (c) a third sequence of instructions which, when executed  
20 by the processor, causes said processor to determine mortgage  
21 loan underwriting conditions based upon the parameters  
22 selected and to send a Web page displaying the mortgage loan  
23 underwriting conditions to the client computer.

1           2. The computer program product according to claim 1, wherein  
2 said plurality of drop-down list boxes includes a list box for  
3 selecting a loan-to-value percentage.

1           3. The computer program product according to claim 1, wherein  
2 said plurality of drop-down list boxes includes a list box for  
3 selecting a loan amount.

1           4. The computer program product according to claim 1, wherein  
2 said plurality of drop-down list boxes includes a list box for  
3 selecting a mortgage loan repayment program.

1           5. The computer program product according to claim 1, wherein  
2 said plurality of drop-down list boxes includes a list box for  
3 selecting a mortgage loan interest rate.

1           6. The computer program product according to claim 1, wherein  
2 said first sequence of instructions further includes instruction  
3 for displaying text boxes for optionally entering information for  
4 identifying a borrower and a property to be mortgaged.

1           7.    A Web-based mortgage broker application system for  
2   computing mortgage loan fees and determining mortgage loan  
3   underwriting conditions, comprising:

4               (a) a computer having a processor, an area of main memory  
5   for executing program code under the direction of the  
6   processor, and a disk storage device for storing data and  
7   program code;

8               (b) a data communications device connected to a network  
9   using hypertext transfer protocol, said computer being  
10   configured as a Web server;

11              (c) a software program code stored in said disk storage  
12   device and executing in main memory under the direction of  
13   said microprocessor, the software program including:

14                   (i) pricing means for publishing a loan query Web  
15   page over a network, the Web page having a plurality of  
16   drop-down list boxes from which a user may display and  
17   select parameters for a mortgage loan, a script routine  
18   for calculating mortgage loan add-on fees based upon  
19   parameters selected from the drop down list boxes, and a  
20   submit button for submitting the parameters selected to  
21   a Web server;

22                   (ii) update means for retrieving updated mortgage  
23   loan add-on fees for selected mortgage loan parameters,  
24   re-computing add-on fees when add-on fees have changed,  
25   and sending a Web page displaying the re-computed add-on  
26   fees to a client computer; and

27 (iii) condition means for determining mortgage loan  
28 underwriting conditions based upon the parameters  
29 selected, and for sending a Web page displaying the  
30 mortgage loan underwriting conditions to the client  
31 computer.

1 8. The Web-based mortgage broker application system according  
2 to claim 7, wherein said plurality of drop-down list boxes includes  
3 a list box for selecting a loan-to-value percentage.

1 9. The Web-based mortgage broker application system according  
2 to claim 7, wherein said plurality of drop-down list boxes includes  
3 a list box for selecting a loan amount.

1 10. The Web-based mortgage broker application system  
2 according to claim 7, wherein said plurality of drop-down list  
3 boxes includes a list box for selecting a mortgage loan repayment  
4 program.

1 11. The Web-based mortgage broker application system  
2 according to claim 7, wherein said plurality of drop-down list  
3 boxes includes a list box for selecting a mortgage loan interest  
4 rate.

12. The Web-based mortgage broker application system according to claim 7, wherein said pricing means further includes means for displaying text boxes for optionally entering information for identifying a borrower and a property to be mortgaged.

13. A Web-based mortgage broker application method for computing mortgage loan fees and determining mortgage loan underwriting conditions, comprising the steps of:

(a) providing a Web server publishing a loan query Web page over a network, the Web page having a plurality of drop-down list boxes from which a user may display and select parameters for a mortgage loan, a script routine for calculating mortgage loan add-on fees based upon parameters selected from the drop-down list boxes, and having a submit button for submitting the parameters selected to a Web server;

(b) retrieving updated mortgage loan add-on fees for selected mortgage loan parameters;

(c) re-computing add-on fees when add-on fees have changed;

(d) sending a Web page displaying the re-computed add-on fees to a client computer;

(e) determining mortgage loan underwriting conditions based upon the parameters selected; and

(f) sending a Web page displaying the mortgage loan underwriting conditions to the client computer.

1           14.       The Web-based mortgage broker application method  
2 according to claim 13, wherein said plurality of drop-down list  
3 boxes includes a list box for selecting a loan-to-value percentage.

1           15.       The Web-based mortgage broker application method  
2 according to claim 13, wherein said plurality of drop-down list  
3 boxes includes a list box for selecting a loan amount.

1           16.       The Web-based mortgage broker application method  
2 according to claim 13, wherein said plurality of drop-down list  
3 boxes includes a list box for selecting a mortgage loan repayment  
4 program.

1           17.       The Web-based mortgage broker application method  
2 according to claim 13, wherein said plurality of drop-down list  
3 boxes includes a list box for selecting a mortgage loan interest  
4 rate.

1        18.        The Web-based mortgage broker application method  
2        according to claim 13, wherein said pricing means further includes  
3        means for displaying text boxes for optionally entering information  
4        for identifying a borrower and a property to be mortgaged.

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